Introduction

As part of the Attigo® suite of solutions, Cohort Catalyst™ can be used independently, or in concert with other Attigo tools, to drive student repayment success to new heights.

Tip: To learn more about Attigo, visit https://www.attigo.com.

What Is Cohort Catalyst?

Cohort Catalyst is a comprehensive student loan repayment support solution you can use to help keep your students on the road to repayment success. It uses best-in-class technology to help you identify which of your students need help and the best way to provide it.

How Do I Access It?

It’s easy to access Cohort Catalyst. After you log into your Ascendium website account on the Ascendium Partner portal (https://ascendiumeducationssolutions.org), just do one of the following.

- Select Tools > Cohort Catalyst.
Click the Cohort Catalyst heading in the dashboard tile on the portal homepage.

![Welcome to Ascendium Education Solutions]

How Can I Use It?

You can use Cohort Catalyst to easily view the following.

- A summary of your loan portfolio
- Cure and outreach statistics
- Your available outreach campaigns, which your Cohort Catalyst Support team uses to create targeted outreach communications
- Cohort default rate (CDR) information for the current cohorts
- Billing information

How Can I Print a Copy of My Dashboard?

When you access Cohort Catalyst, your dashboard opens, where you can view summary information.

You can easily print a copy of your dashboard to share with others on your campus. Just click Print Your Servicing Snapshot in the Federal Loan Servicing Snapshot section on the Cohort Catalyst dashboard to view a print preview of your dashboard. Then, use your browser’s print feature to print it.
Note: When you print your dashboard, the print preview shows all sections expanded, regardless of whether the section is expanded on the dashboard at the time you choose to print it.

**How Can I Quickly View Summary Information?**

View the following essential information in the Summary Data section on your dashboard.

<table>
<thead>
<tr>
<th>Subsection</th>
<th>What Information Displays and How Can I Use It?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Portfolio Summary</strong></td>
<td>General summary information displays, including the total number of student loan borrowers in the National Student Loan Data System (NSLDS) file, total number of loans, and total loan amount, to help you easily understand your complete loan portfolio.</td>
</tr>
<tr>
<td><strong>Cure/Outreach Begin Summary</strong></td>
<td>Displays the following.</td>
</tr>
<tr>
<td></td>
<td>• Total cures worked for the current month, and the annual aggregate cures worked as of the previous month</td>
</tr>
<tr>
<td></td>
<td>• Total number of times outreach was begun for the current month, and the annual aggregate number of times outreach was begun as of the previous month</td>
</tr>
<tr>
<td></td>
<td>If you have the appropriate access rights, you can click the corresponding values for each item to view additional details, including the school ID, student’s name and SSN, loan status, original days delinquent, outreach begin/cure date, and billed date.</td>
</tr>
<tr>
<td><strong>All Servicer Cohort Summary</strong></td>
<td>A cohort summary displays for the 4 most recent cohort years. Click the plus sign (+) corresponding to each cohort year to view information for that cohort year, including the total number of student loan borrowers who are in cohort default, have entered repayment, and are 240 days or more delinquent. In addition, this subsection shows the following information for your school.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Estimated CDR</strong>: The CDR that displays is calculated by dividing the number of borrowers who are in cohort default by the number of borrowers who entered repayment for the cohort year. The CDR is calculated using your school’s NSLDS data, as of the date noted in the <strong>As Of</strong> field in the Federal Loan Servicing section on your dashboard. As a result, this rate is lower earlier in the 3-year tracking period but may increase as more borrowers default on their loans. The closer you get to the end of the 3-year tracking period, the more accurate the CDR.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Estimated Risk Factor Rate</strong>: This rate includes those borrowers who have already defaulted, as well as those borrowers who have the potential to default by the end of the 3-year tracking period. The rate is calculated using your school’s most recently loaded NSLDS data. The CDR data is helpful to determine whether your school should take further action for a specific group of student loan borrowers who may affect your future CDRs, well before the official CDR is calculated by the U.S. Department of Education.</td>
</tr>
<tr>
<td></td>
<td><strong>Tip</strong>: For more information about CDRs, including how they’re calculated and when your school receives draft and official CDRs, click Learn About 3-Year CDRs. The document that opens is also available on Support Central.</td>
</tr>
<tr>
<td><strong>Email Outreach Summary for [Month]</strong></td>
<td>Displays the number of emails sent to students, broken down by Action Track (i.e., the targeted outreach group). Refer to the How Are Targeted Outreach Communications Created and Sent section for more information on available Action Tracks.</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong>: If your school is not signed up for an Action Track, data for that outreach group does not display.</td>
</tr>
<tr>
<td><strong>Loan Status Summary</strong></td>
<td>Displays a breakdown of your student loan borrowers by status. You can select a value from the <strong>Cohort Year</strong> dropdown list to view this data for all cohort years or for a specific cohort year. In addition, you can click the value in the <strong>Loan Count</strong> column to view a report containing loan status details. Refer to View Loan Status Details in Cohort Catalyst, available on Support Central, for more information. You can use this data to help you clearly understand your portfolio breakdown by cohort year and easily understand your largest borrower segments.</td>
</tr>
</tbody>
</table>
How Are Targeted Outreach Communications Created and Sent?

Your Cohort Catalyst Support team uses Cohort Catalyst to create and send correspondence on your behalf to reach out to targeted groups of students who need additional support and guidance.

Different outreach campaigns are available; each outreach campaign contains one or more Action Tracks that target a specific student group.

**Note:** You can click Go to the Launch Pad on the Cohort Catalyst homepage to open the Launch Pad page. On this page, you can view your available outreach campaigns, as well as the last time correspondence was sent using each Action Track. However, you don’t need to complete any steps to create and send correspondence. Instead, your Cohort Catalyst Support team can work with you to create and send correspondence on your schools’ behalf.

If your school is a master school, outreach communications created using a particular Action Track are sent to all of your branch schools with that Action Track enabled. If a branch school doesn’t have the Action Track enabled, outreach correspondence is not sent. Action Tracks are enabled by selecting the appropriate checkbox(es) in the Campaign Settings section on the Cohort Catalyst Settings page. Refer to Configure Cohort Catalyst Settings, available on Support Central, for more information.

<table>
<thead>
<tr>
<th>Outreach Campaign</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help Student Borrowers in Default</td>
<td>This campaign targets students with defaulted loans, who might not know about the available alternatives to get them on the road to success. Your Attigo representative can use the Defaulted Borrower Track to create correspondence encouraging these students to enter a rehabilitation agreement to remove them from default, which positively impacts your CDR.</td>
</tr>
</tbody>
</table>
Outreach Campaign | Description
--- | ---
**Help Borrowers in Repayment** | This campaign targets students struggling to repay their student loans (i.e., those who are 80-360 days delinquent), who might not know that their loan servicer can help them find a repayment option that works for them. Use this campaign to supplement outreach to help connect these students with their servicer and/or provide additional repayment counseling.

Your Cohort Catalyst Support team can use the Help Borrowers in Repayment Track to create correspondence that outlines the steps students in different stages of delinquency can take to bring their accounts up to date. For each stage, correspondence can be sent to:
- All students, or only new students since the date of the last outreach.
- All students in the current cohort years, or all students in the current cohort years that have the possibility of defaulting before the end of the cohort year (i.e., students whose loans will be 360 days delinquent or more on 09/30 of the cohort year).

In addition, inbound and outbound phone support is offered to students who are 80-360 days delinquent.

**Help Borrowers Prepare for Repayment** | This campaign targets students who are scheduled to start repayment and need to know their available options and who their servicer is.

Your Cohort Catalyst Support team can use the following Action Tracks to create correspondence.

- **Borrowers Ending Grace Track**: Targets students within 60 days of exiting their grace period.
- **Borrowers Ending Forbearance or Deferment Track**: Targets students within 60 days of the end of their deferment or forbearance.

For each group, correspondence can be sent to all students, or only new students since the date of the last outreach.

**How Do I View Billing Information?**

You can view billing information, including billing type and fees, on the Cohort Catalyst Billing Configuration page. To access this page, just select *Product Menu > Billing Configuration*.

![Figure 5. Example of the Product menu, identifying the Billing Configuration menu item](image)

**Note:** Your Cohort Catalyst Support team populates the values on this page. While you can access the fields on this page, you cannot save any changes (i.e., the *Save* button is disabled). Contact your Attigo representative if you have questions about your billing information.
How Do I Configure Cohort Catalyst?

You can easily provide your general account information (e.g., contact and branding information), as well as Cohort Catalyst-specific settings (e.g., preferred outreach methods for different outreach campaigns), in Cohort Catalyst. Refer to Configure Cohort Catalyst Settings, available on Support Central, for more information.

How Can I Keep Track of Which Students Have Been Contacted?

The Cohort Catalyst Correspondence Tracking report displays information about students contacted through Cohort Catalyst, including the:

- OPE ID of the school the student attends (i.e., column A).
- Student’s SSN, name, and email address (i.e., columns B-D and column F).
- Date the email was sent (i.e., column E).
- Action Track used to initiate correspondence and status (i.e., column G).
- Student’s student loan servicer (i.e., column H).

You can use this report for compliance and audit purposes.
How Can I Run the Cohort Catalyst Correspondence Tracking Report?

After you log into your Ascendium website account, you can access the Cohort Catalyst Correspondence Tracking report from the Report Management page in your Report Inbox.

![Report Management](image)

Figure 8. Example of the Report Management page, identifying the report

After correspondence has been sent to your students, you can create this report in two ways.

<table>
<thead>
<tr>
<th>Report Option</th>
<th>What Customization Options Are Available?</th>
</tr>
</thead>
<tbody>
<tr>
<td>On Demand</td>
<td>You can:</td>
</tr>
<tr>
<td></td>
<td>• Customize the report name.</td>
</tr>
<tr>
<td></td>
<td>• Specify the date range for which you want to include data.</td>
</tr>
<tr>
<td>Via Subscription</td>
<td>You can:</td>
</tr>
<tr>
<td></td>
<td>• Customize the report name.</td>
</tr>
<tr>
<td></td>
<td>• Choose the day(s) of the week you want the report delivered to your Report Inbox.</td>
</tr>
<tr>
<td></td>
<td>• Specify who should be notified via email when the report is available.</td>
</tr>
</tbody>
</table>

By default, the report is delivered to you in Microsoft Excel (.xlsx) format and sorted by student last name and first name (regardless of whether it’s generated on demand or via subscription). Refer to Report Inbox Tool Guide, available on Support Central, for more information on generating reports.

**Tip:** You can also view a sample of this report in your Report Inbox.